

UK Parliament Written Evidence CMS0110 Chowbey & Qureshi 2026

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Written Evidence submitted by Dr Punita Chowbey and Dr Kaveri Qureshi
[CMS0110]

1. PROFESSIONAL EXPERTISE

Dr Punita Chowbey's research focuses on women's economic well-being, particularly economic abuse among South Asians in the UK and South Asia. She has led several research projects (e.g. funded by NIHR, GCRF) as PI on economic abuse in the UK and South Asia. Her research as PI investigated women's access to resources and led to the first peer-reviewed paper on EA in the UK (Chowbey, 2017), arguing that policy and practice must consider cultural and structural forms of EA to be inclusive. She is the producer and director of a trilogy: SPENT, EARNED, SAVED: Economic Abuse in India of which first two films have been completed. She actively engages with media on issues of economic abuse. Her research has informed policy and practice nationally and globally, e.g. Multi-Agency Reviews, and the Parliament Select Committee ([Chowbey & Qureshi, 2025](#)).

Dr Kaveri Qureshi researches intersectional experiences of health, families and relationships and, as reflected in her monograph, transnational legal pluralism in the UK and South Asia. She authored the first major study on separation and divorce in British South Asian contexts (2016), exploring marital conflict, divorce laws, and post-divorce family dynamics. Her monograph was shortlisted for the Philip Abrams Book Prize (2017). Her research has informed SAGE, the UK Parliament's Women and Equalities Committee, and the Scottish Government's Equalities and Human Rights Commission among others. She is a trustee of Shakti Women's Aid.

2. INTRODUCTION

- 2.1 We welcome this opportunity to provide evidence to the Select Committee on the design and delivery of the Child Maintenance Service (CMS). In our submission we refer to the following questions listed in the [Terms of Reference](#) for the Call for Evidence:

- Are there any changes that could be made to the CMS to make the system less adversarial for parents?
- How can parents be supported to reach and adhere to Family-based agreements?
- If and when a child maintenance agreement breaks down between parents, how might they be supported to find a resolution?
- How adequate is the support provided by the CMS to Paying Parent, Receiving Parents, and victims of domestic abuse? How could this be improved?
- Are there any groups of parents who find it particularly difficult to interact with the CMS? For which parents is the system not working?

Centring our evidence on the support provided to minoritised women by CMS we base our response on our recently published [research](#) from two major studies that draw on interviews with 40 separated/divorced British South Asian women and background research and observations of over twenty years with Asian communities (e.g. Chowbey 2020; Chowbey 2017, Chowbey 2016, Qureshi 2016, 2022Salway et al 2007; Chowbey et al. 2013; Qureshi 2019). Our submission demonstrates how women's experience of post-separation abuse is impacted by structural issues including the ways CMS operates. We present our findings based on women's experiences of pursuing payments via CMS.

3. CHILD MAINTENANCE SERVICE AND POST-SEPARATION ECONOMIC ABUSE

- 3.1 The CMS was reported as a vehicle to continue abuse post-separation through a range of tactics. Although [previous research](#) demonstrates abuse via child maintenance to be a common practice, it seems to be especially onerous for British South Asian Muslim women given the [higher levels of economic abuse](#), [greater extent of feminization of poverty](#), [racism and vulnerabilities related to migration status](#). Further, linguistic constraints, lack of support and inability to navigate services causes hardship.
- 3.2 Transnational and financial ([example, investments in property in South Asia](#)) complexities as well as ability to disappear for extended period of time and hide income further complicates the negotiation of child maintenance. For example, hiding income from the child maintenance agency was a common practice. One of our participants

complained: ‘I did send them a letter, and then I think they said they couldn’t find him. And I gave them the address of his brother, because I knew that he was living at his brother’s... I don’t think they followed it through as well as they should have done’.

- 3.3 Child maintenance also may be weaponized to blame and bully mothers who request it, and evaded through a range of tactics. Women described bullying about how they were spending the money, as with one of our participants, whose ex-husband gave £50 a week but insisted that she use a debit card to monitor her spending: ‘He tells me to buy everything on the card so that he could monitor what I was spending it on... I refused. You know all I get is my £70 a week [in welfare benefits] and out of that I have to buy everything.... I did what he said out of *majboori* (necessity, desperation) and he was surprised to be proven that yes, all this money was being spent on [the daughter].’

4 CHILD MAINTENANCE SERVICE AND ECONOMIC RESTRICTION

- 4.1 The power asymmetry in relationships meant that women were dependent upon the kindness of the ex-partners which sometimes left them with little payment. Informal negotiations allowed ex-partners to evade payments or make partial payments or use tactics to pay less than the agreed amount. For example, one of our participants reported how her ex-partner manipulated the system: ‘if [my son] rings him Monday, he goes and puts money in on Friday. So, he’s really clever in that way, what he’ll do, he’ll go and put the money in Friday, so the Friday money counts for next week. So that week’s money I’ve paid, I’ve paid for dinner money already, I raised the money for Friday, and the Friday money carries on Monday, so Monday he can’t ring him and say, “Give me money for this week” because he’s already put the money in on Friday’.
- 4.2 Women often struggled to get the CMS to investigate transnational assets or income from self-employment or in cash. For example, one of our participants’ ex-husband applied formally for child contact after she had involved the child maintenance agency. The agency determined that he should be responsible for the minimum flat payment. She was enraged, railing that it was ‘impossible that he was earning only £100 a week. Could someone who’s earning only £100 go to Pakistan and spend a whole month there?’. She

complained, ‘couldn’t they place someone there outside the place where he works? They would see that he goes there five days a week’. The agency informed her that they didn’t have the resources to be able to investigate his working circumstances to that extent. If she wanted to appeal against their decision, she could; only she would have to prove the case herself. Ultimately, she could not do this.

- 4.3 Women often reported the CMS as unresponsive and failing to safeguard their interests. It can be adversarial, patriarchal and culturally insensitive by reinforcing norms of male financial discretion. For example, women are often discouraged from engaging with the state agencies formally by the extended family members especially in context of migrant ex-partners and then to be not believed leads to further vulnerability as well as financial and emotional hardships. For example, one of our participants’ involvement of the CMS rather than the extended family angered her ex-husband. ‘He’s really angry about that at the moment because he doesn’t want to pay up. He’s like, manipulating me and the kids... He thinks that I should have involved all the people of the *biradari* (extended family) and then got it that sort-of way’. Some other participants described in-laws and extended family members being resentful over child maintenance.

5 KEY RECOMMENDATIONS

- 5.1 **Recognising post-separation economic abuse:** Recognising and responding to post-separation economic abuse within the broader systems and policies is necessary for understanding the potential of CMS to be used as a tool for post-separation economic abuse. This involves training frontline service staff and CMS staff in post-separation economic abuse and patriarchal nature of domestic finance.
- 5.2 **Enforcing and investigating self-employment earnings and transnational investments for CMS:** Training the CMS staff and systems to acknowledge transnational investments and investigate self-employment earnings for adequate CMS payments will support women to get the amount due towards child maintenance. A comprehensive system that screens and prevents evading tactics will reduce the burden on women to report and pursue child maintenance non-payments.

- 5.3 **Reducing adversarial interactions:** There is a need for mechanism and guidance in place to reduce avenues for evading/delaying payments and bullying of women over payment by their ex-partners. Alternative communication mechanism should be put in place so that women can avoid repeated phone/face to face conversations should they wish to. A culturally sensitive guidelines to support family-based arrangements should be put in place. Specialist by-and-for domestic abuse organisations should be linked with CMS to provide adequate support to women.
- 5.4 **Improving accessibility and responsiveness:** Recognition of specific needs of minoritised women especially those who are migrants and need linguistic support to navigate the system is necessary to provide adequate support to all women. Further, listening to women and responding to their complaints within a reasonable time frame will give them confidence to continue their engagement with the CMS.

4. REFERENCES

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